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FLORIDA PUBLIC
SERVICE COMMISSION

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October 25, 1996

96 NOV 31 PM 2:10
MAIL ROOM

Florida Public Service Commission
Division of Administration
Gunter Building
2540 Shumard Oak Boulevard
Tallahassee, Florida 32399 0850

961311-TI

Re: Application for Authority to Provide Interexchange Services
of S.J. Investments, Inc., dba Access Long Distance of Florida, Inc.

Dear Sir:

Enclosed, please find the application of S.J. Investments, Inc., dba Access Long
Distance of Florida, Inc. for authority to provide interexchange services. Also,
enclosed with this letter is a check in the amount of \$250.00 for the filing fees.

Sincerely,

Bryce Morrison
Litigation Coordinator

Check received with filing and
forwarded to Fiscal for deposit.
Fiscal to forward a copy of check
to RA/S with proof of deposit.
Initials of person who forwarded checks
MS

- ACK _____
- AFA _____
- APP _____
- CAF _____
- DMU _____
- CTR _____
- EAG _____
- LEG _____
- LIN _____
- OPC _____
- RCH _____
- SEC _____
- WAS _____
- OTH _____

UTAH OFFICE
215 So. State St. - 10th Floor
Post Office Box 510830
Salt Lake City, Utah 84151-0830
(801) 363-9600 - Fax 363-9933

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DOCUMENT NUMBER
Access Long Distance

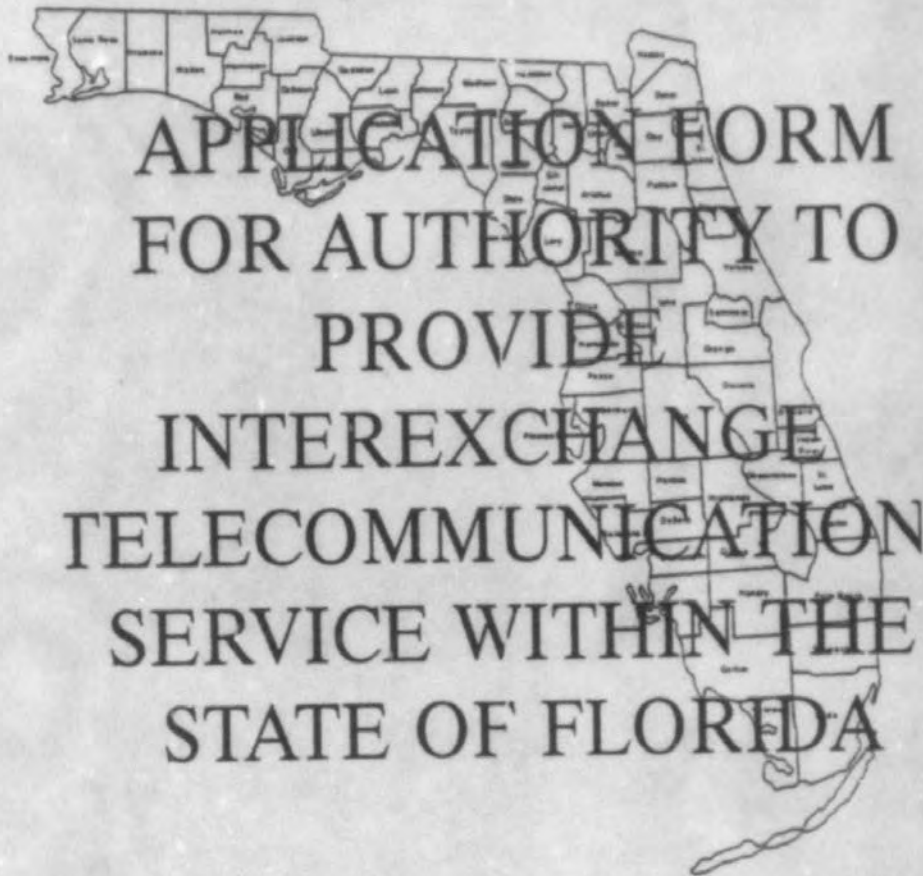
11756

FPSC-RECORDS/REPORTING

"The More You Expect,
The Savings You Deserve."

FILE COPY

761311-



APPLICATION FORM
FOR AUTHORITY TO
PROVIDE
INTEREXCHANGE
TELECOMMUNICATION
SERVICE WITHIN THE
STATE OF FLORIDA

DOCUMENT NUMBER-DATE

11756 NOV-18

TTSC RECORDS/REPORTING

**** FLORIDA PUBLIC SERVICE COMMISSION ***

DIVISION OF COMMUNICATIONS
BUREAU OF SERVICE EVALUATION

APPLICATION FORM
for
AUTHORITY TO PROVIDE INTEREXCHANGE TELECOMMUNICATIONS SERVICE
WITHIN THE STATE OF FLORIDA

Instructions

- A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).
- B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. If you have questions about completing the form, contact:

Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
2540 Shumard Oak Blvd.
Gunter Building
Tallahassee, Florida 32399-0850
(904) 413-6600

- E. Once completed, submit the original and twelve (12) copies of this form along with a non-refundable application fee of \$250.00 to:

Florida Public Service Commission
Division of Administration
2540 Shumard Oak Blvd.
Gunter Building
Tallahassee, Florida 32399-0850
(904) 413-6251

1. This is an application for (check one):

- Original Authority (New company).
- Approval of Transfer (To another certificated company).
- Approval of Assignment of existing certificate (To a noncertificated company).
- Approval for transfer of control (To another certificated company).

2. Select what type of business your company will be conducting (check all that apply):

- Facilities based carrier - company owns and operates or plans to own and operate telecommunications switches and transmission facilities in Florida.
- Operator Service Provider - company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.
- Reseller - company has or plans to have one or more switches but primarily leases the transmission facilities of other carriers. Bills its own customer base for services used.
- Switchless rebiller - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebills end users at a rate above its discount but generally below the rate end users would pay for unaggregated traffic.
- Multi-Location Discount Aggregator - company contracts with unaffiliated entities to obtain bulk/volume discounts under multi-location discount plans from certain underlying carriers. Then offers the resold service by enrolling unaffiliated customers.

3. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:

S.J. Investments, Inc.

4. Name under which the applicant will do business (fictitious name, etc.):

Access Long Distance of Florida, Inc.

5. National address (including street name & number, post office box, city, state and zip code).

215 South State Street, Suite 1000, PO Box 510830, SLC UT 84151

6. Florida address (including street name & number, post office box, city, state and zip code):

None.

7. Structure of organization;

- | | | | |
|--------------------------|---------------------|-------------------------------------|---------------------|
| <input type="checkbox"/> | Individual | <input checked="" type="checkbox"/> | Corporation |
| <input type="checkbox"/> | Foreign Corporation | <input type="checkbox"/> | Foreign Partnership |
| <input type="checkbox"/> | General Partnership | <input type="checkbox"/> | Limited Partnership |
| <input type="checkbox"/> | Other, _____ | | |

8. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners.

Not applicable.

(a) Provide proof of compliance with the foreign limited partnership statute (Chapter 620.169 FS), if applicable.

(b) Indicate if the individual or any of the partners have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

9. If incorporated, please give:

- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida.

Corporate charter number: F96000004774

- (b) Name and address of the company's Florida registered agent.

Nationscorp Registered Agents
526 East Park Avenue, Tallahassee Florida 32301

- (c) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

Not applicable.

Fictitious name registration number: _____

- (c) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

- (1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

Not applicable. None have been.

- (2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

Not applicable. None have been.

10. Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number):

- (a) The application;

Bryce Morrison (801) 363-9600
215 South State Street, Suite 1000, SLC UT 84111

- (b) Official Point of Contact for the ongoing operations of the company;

Scott F. Cate, Chief Operations Officer (801) 363-9600
215 South State Street, Suite 1000, SLC UT 84111

- (c) Tariff;

Bryce Morrison (801) 363-9600
215 South State Street, Suite 1000, SLC UT 84111

(d) Complaints/Inquiries from customers;
Access Long Distance Customer Service (800) 574-5400
215 South State Street, Suite 1000, SLC UT 84111

11. List the states in which the applicant:

(a) Has operated as an interexchange carrier.

None.

(b) Has applications pending to be certificated as an interexchange carrier.

No pending applications.

(c) Is certificated to operate as an interexchange carrier.

None.

(d) Has been denied authority to operate as an interexchange carrier and the circumstances involved.

None.

(e) Has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.

None.

(f) Has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.

None.

12. What services will the applicant offer to other certificated telephone companies:

() Facilities. () Operators.

() Billing and Collection. () Sales.

() Maintenance.

() Other: _____

None.

13. Do you have a marketing program?

Yes.

14. Will your marketing program:

(x) Pay commissions?

() Offer sales franchises?

() Offer multi-level sales incentives?

() Offer other sales incentives?

15. Explain any of the offers checked in question 14 (To whom, what amount, type of franchise, etc.).

A percentage of the third three months of usage of new accounts is offered to sales employees as commission on new accounts.

16. Who will receive the bills for your service (Check all that apply)?

- Residential customers. Business customers.
 PATS providers. PATS station end-users.
 Hotels & motels. Hotel & motel guests.
 Universities. Univ. dormitory residents.
 Other: (specify) _____.

17. Please provide the following (if applicable):

- (a) Will the name of your company appear on the bill for your services, and if not who will the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

The company bills for the services it provides. The billed party may contact the company directly at (800) 574-5400.

- (b) Name and address of the firm who will bill for your service.

The company provides its own billing services.

18. Please provide all available documentation demonstrating that the applicant has the following capabilities to provide interexchange telecommunications service in Florida.

A. Financial capability

See attached sheet.(B)

B. Managerial capability

See attached sheet.(A)

C. Technical capability

See attached sheet.(A)

18. Please submit the proposed tariff under which the company plans to begin operation. Use the format required by Commission Rule 25-24.485 (example enclosed).

Example enclosed.

19. The applicant will provide the following interexchange carrier services (Check all that apply):

MTS with distance sensitive per minute rates
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with route specific rates per minute
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with statewide flat rates per minute (i.e. not distance sensitive)

Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS for pay telephone service providers

Block-of-time calling plan (Reach out Florida, Ring America, etc.).

800 Service (Toll free)

WATS type service (Bulk or volume discount)
 Method of access is via dedicated facilities
 Method of access is via switched facilities

Private Line services (Channel Services)
(For ex. 1.544 mbs., DS-3, etc.)

Travel Service
 Method of access is 950
 Method of access is 800

900 service

- ___ Operator Services
- ___ Available to presubscribed customers
- ___ Available to non presubscribed customers (for example to patrons of hotels, students in universities, patients in hospitals.
- ___ Available to inmates

Services included are:

- ___ Station assistance
- ___ Person to Person assistance
- ___ Directory assistance
- ___ Operator verify and interrupt
- ___ Conference Calling

20. What does the end user dial for each of the interexchange carrier services that were checked in services included (above).

InterLATA, the end user dials 1 + area code

IntraLATA, the end user dials 10555 + 1 + area code

21. ___ Other:

ATTACHMENTS:

- A - CERTIFICATE TRANSFER STATEMENT
- B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS
- C - INTRASTATE NETWORK APPLICANT ACKNOWLEDGEMENT STATEMENT
- D - FLORIDA TELEPHONE EXCHANGES and EAS ROUTES
- E - GLOSSARY

**** APPENDIX A ****

CERTIFICATE TRANSFER STATEMENT

NOT APPLICABLE

I, (TYPE NAME) _____,
(TITLE) _____, of (NAME OF COMPANY)
_____, and current
holder of certificate number _____, have reviewed
this application and join in the petitioner's request for a
transfer of the above-mention certificate.

UTILITY OFFICAL:

Signature

Date

Title

Telephone No.

**** APPENDIX B ****

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be responded to in one of the following ways (applicant please check one):

- (X) The applicant will not collect deposits nor will it collect payments for service more than one month in advance.
- () The applicant will file with the Commission and maintain a surety bond in an amount equal to the current balance of deposits and advance payments in excess of one month. (Bond must accompany application.)

UTILITY OFFICIAL:

Scott F. Cate
Signature

October 25, 1996
Date

Scott F. Cate
Vice-President and C.O.O.
Title

(801) 363-9600
Telephone No.

**** APPENDIX C ****

INTRASTATE NETWORK

1. **POP:** Addresses where located, and indicate if owned or leased.

The company does not own or lease POPs in Florida.

1)

2)

3)

4)

2. **SWITCHES:** Address where located, by type of switch, and indicate if owned or leased.

The company does not own or lease switches in Florida.

1)

2)

3)

4)

3. **TRANSMISSION FACILITIES:** Pop-to-Pop facilities by type of facilities (microwave, fiber, copper, satellite, etc.) and indicate if owned or leased.

The company does not own or lease POP to POP facilities in Florida.

1) POP-to-POP

TYPE

OWNERSHIP

2)

4. **ORIGINATING SERVICE:** Please provide the list of exchanges where you are proposing to provide originating service within thirty (30) days after the effective date of the certificate (Appendix D).

5. **TRAFFIC RESTRICTIONS:** Please explain how the applicant will comply with the EAEA requirements contained in Commission Rule 25-24.471 (4) (a) (copy enclosed).

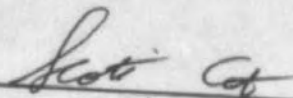
End users must dial 1 + 10XXX to access intraLATA toll services.

6. **CURRENT FLORIDA INTRASTATE SERVICES:** Applicant has () or has not (xx) previously provided intrastate telecommunications in Florida. If the answer is has, fully describe the following:

a) What services have been provided and when did these services begin?

b) If the services are not currently offered, when were they discontinued?

UTILITY OFFICIAL:



Signature

October 25, 1996
Date

Scott F. Cate

Vice-President and C.O.O.


Title

(801) 363-9600
Telephone No.

**** APPLICANT ACKNOWLEDGEMENT STATEMENT ****

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** A non-refundable application fee of \$250.00 must be submitted with the application.
5. **RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's Rules and Orders relating to my provision of interexchange telephone service in Florida. I also understand that it is my responsibility to comply with all current and future Commission requirements regarding AAV service.
6. **ACCURACY OF APPLICATION:** By my signature below, I the undersigned owner or officer of the named utility in the application, attest to the accuracy of the information contained in this application and associated attachments. I have read the foregoing and declare that to the best of my knowledge and belief, the information is a true and correct statement. Further, I am aware that pursuant to Chapter 837.06, Florida Statutes, whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree.

UTILITY OFFICIAL:



Signature

Scott F. Cate
Vice-President and C.O.O.

October 25, 1996

Date

Title

(801) 363-9600

Telephone No.

**** APPENDIX D ****

FLORIDA TELEPHONE EXCHANGES

AND

EAS ROUTES

Describe the service area in which you hold yourself out to provide service by telephone company exchange. If all services listed in your tariff are not offered at all locations, so indicate.

In an effort to assist you, attached is a list of major exchanges in Florida showing the small exchanges with which each has extended area service (EAS).

**** FLORIDA EAS FOR MAJOR EXCHANGES ****

<u>Extended Service Area</u>	<u>with</u>	<u>These Exchanges</u>
PENSACOLA:		Cantonment, Gulf Breeze Pace, Milton Holley-Navarre.
PANAMA CITY:		Lynn Haven, Panama City Beach, Youngstown-Fountain and Tyndall AFB.
TALLAHASSEE:		Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.
JACKSONVILLE:		Baldwin, Ft. George, Jacksonville Beach, Callahan, Maxville, Middleburg Orange Park, Ponte Vedra and Julington.
GAINESVILLE:		Alachua, Archer, Brooker, Hawthorne, High Springs, Melrose, Micanopy, Newberry and Waldo.
OCALA:		Belleview, Citra, Dunnellon, Forest Lady Lake (B21), McIntosh, Oklawaha, Orange Springs, Salt Springs and Silver Springs Shores.

** FLORIDA EAS MAJOR EXCHANGES CONTINUE **

DAYTONA BEACH:	New Smyrna Beach.
TAMPA:	CentralNone EastPlant City NorthZephyrhills SouthPalmetto WestClearwater
CLEARWATER:	St. Petersburg, Tampa-West and Tarpon Springs.
ST. PETERSBURG:	Clearwater.
LAKELAND:	Bartow, Mulberry, Plant City, Polk City and Winter Haven.
ORLANDO:	Apopka, East Orange, Lake Buena Vista, Oviedo, Windermere, Winter Garden, Winter Park, Montverde, Reedy Creek, and Oviedo-Winter Springs.
WINTER PARK:	Apopka, East Orange, Lake Buena Vista, Orlando, Oviedo, Sanford, Windermere, Winter Garden, Oviedo-Winter Springs Reedy Creek, Geneva and Montverde.
TITUSVILLE:	Cocoa and Cocoa Beach.
COCOA:	Cocoa Beach, Eau Gallie, Melbourne and Titusville.
MELBOURNE:	Cocoa, Cocoa Beach, Eau Gallie and Sebastian.
SARASOTA:	Bradenton, Myakka and Venice.
FT. MYERS:	Cape Coral, Ft. Myers Beach, North Cape Coral, North Ft. Myers, Pine Island, Lehigh Acres and Sanibel-Captiva Islands.

** FLORIDA EAS MAJOR EXCHANGES CONTINUE **

NAPLES:	Marco Island and North Naples.
WEST PALM BEACH:	Boynton Beach and Jupiter.
POMPANO BEACH:	Boca Raton, Coral Springs, Deerfield Beach and Ft. Lauderdale.
FT. LAUDERDALE:	Coral Springs, Deerfield Beach, Hollywood and Pompano Beach.
HOLLYWOOD:	Ft. Lauderdale and North Dade.
NORTH DADE:	Hollywood, Miami and Perrine.
MIAMI:	Homestead, North Dade and Perrine

FLORIDA TELEPHONE EXCHANGES

PERSON COMPLETING FORM	Signature <u>Bruce Morrison Tariff Reg.</u>		Signature <u>[Handwritten]</u>		DATE	DATE <u>Oct 25 1996</u>	
Alachua.....	X Cherty Lake.....	X Ft. Meade.....	X Jacksonville.....	X Melbourne.....	X Panama City.....	X Spring Lake.....	X
Alford.....	Chiefland.....	Ft. Myers.....	Jacksonville Sch..	Melrose.....	Panama City Beach..	Starke.....	
Alligator Point...	Chipley.....	Ft. Myers Beach....	Jasper.....	Miami.....	Paxton.....	Stuart.....	
Altha.....	Citra.....	Ft. Pierce.....	Jay.....	Micanopy.....	Pensacola.....	Sugarloaf Key....	
Apalachicola.....	Clearwater.....	Ft. Walton Beach...	Jennings.....	Middleburg.....	Perrine.....	Sunny Hills.....	
Apopka.....	Clermont.....	Ft. White.....	Jensen Beach.....	Milton.....	Perry.....	Tallahassee.....	
Arcadia.....	Clawiston.....	Freeport.....	Julington.....	Molino.....	Pierson.....	Tampa.....	
Archer.....	Cocoa.....	Frostproof.....	Jupiter.....	Monticello.....	Pine Island.....	Tarpon Springs....	
Astor.....	Cocoa Beach.....	Gainesville.....	Keaton Beach.....	Montverde.....	Plant City.....	Tavares.....	
Avon Park.....	Coral Springs.....	Geneva.....	Kenansville.....	Moore Haven.....	Polk City.....	The Beaches.....	
.....	Cottondale.....	Glendale.....	Key Largo.....	Mount Dora.....	Pomona Park.....	Titusville.....	
Baldwin.....	Crawfordville.....	Graceville.....	Key West.....	Nulberry.....	Pompano Beach.....	Trenton.....	
Bartow.....	Crescent City.....	Grand Ridge.....	Keystone Heights..	Munson.....	Ponce De Leon.....	Trilacoochee.....	
Belle Glade.....	Crestview.....	Green Cove Spa....	Kingsley Lake.....	Nyacka.....	Ponte Vedra Beach..	Tyndall AFB.....	
Bellevue.....	Cross City.....	Greensboro.....	Kissimmee.....	Naples.....	Port Charlotte....	Umatilla.....	
Beverly Hills.....	Crystal River.....	Greenville.....	La Belle.....	New Port Richey...	Port St Joe.....	Valparaiso.....	
Big Pine.....	Dade City.....	Greenwood.....	Lady Lake.....	New Smyrna Beach..	Port St Lucie.....	Venice.....	
Blountstown.....	Daytona Beach.....	Gretna.....	Lake Buena Vista..	Newberry.....	Punta Gorda.....	Vernon.....	
Boca Grande.....	DeBary.....	Gruveland.....	Lake Butler.....	North Cape Coral..	Guincy.....	Vero Beach.....	
Boca Raton.....	Deerfield Beach...	Gulf Breeze.....	Lake City.....	North Dade.....	Raiford.....	Valdo.....	
Bonifay.....	Defuniak Springs..	Haines City.....	Lake Placid.....	North Fort Myers..	Reedy Creek.....	Walnut Hill.....	
Bonita Springs....	Deland.....	Heatings.....	Lake Wales.....	North Key Largo...	Reynolds Hill.....	Wauchula.....	
Bowling Green....	Delton Springs....	Havana.....	Lakeland.....	North Naples.....	St. Augustine.....	Weekiwachee Spa..	
Boynton Beach....	Delray Beach.....	Hawthorne.....	Laurel Hill.....	North Port.....	St. Cloud.....	Welaka.....	
Bradenton.....	Destin.....	High Springs.....	Lawtey.....	Oak Hill.....	St. Marks.....	Wellborn.....	
Branford.....	Douling Park.....	Williard.....	Lee.....	Ocala.....	St. Petersburg....	West Kissimmee...	
Bristol.....	Dunnellon.....	Robe Sound.....	Leesburg.....	Okeechobee.....	Salt Springs.....	West Palm Beach..	
.....	East Orange.....	Holley Navarre...	Lehigh Acres.....	Oklawaha.....	San Antonio.....	Westville.....	
Brooker.....	Eastpoint.....	Hollywood.....	Live Oak.....	Old Town.....	Sanderson.....	Wewahitchke.....	
Brooksville.....	Eau Gallie.....	Homestead.....	Lynn Haven.....	Orange City.....	Sanford.....	White Springs....	
Bunnell.....	Englewood.....	Homosassa Springs.	Luraville.....	Orange Park.....	Sanibel-Captive...	Wildwood.....	
Bushnell.....	Eustis.....	Hosford.....	MacClenny.....	Orange Springs...	Santa Rosa Beach..	Williston.....	
Callahan.....	Everglades.....	Howey.....	Madison.....	Orlando.....	Sarasota.....	Windermere.....	
Cantorment.....	Fernandina Beach..	Hudson.....	Malone.....	Oviedo.....	Seagrave Beach...	Winter Garden....	
Cape Coral.....	Flagler Beach.....	Immokalee.....	Marathon.....	Pace.....	Sebastian.....	Winter Haven.....	
Cape Maze.....	Florahome.....	Indian Lake.....	Marco Island.....	Pahokee.....	Sebring.....	Winter Park.....	
Carabelle.....	Fla Boys Ranch...	Indiantown.....	Marianna.....	Palatka.....	Shalmer.....	Yankeetown.....	
Ceds. Keys.....	Forest.....	Interlachen.....	Maxville.....	Palm Coast.....	Silver Spc. Shores.	Youngstown-Fount..	
Century.....	Ft. George.....	Inverness.....	Mayo.....	Palmetto.....	Sneeds.....	Yulee.....	
Chattahoochee....	X Ft. Lauderdale....	X Islamorada.....	X McIntosh.....	X Panacea.....	X Sopchoppy.....	X Zephyrhills.....	X
						Zolfo Springs.....	X

**** APPENDIX E ****

**** GLOSSARY ****

ACCESS CODE: The term denotes a uniform four or seven digit code assigned to an individual IXC. The five digit code has the form 10XXX and the seven digit code has the form 950-10XX.

BYPASS: Transmission facilities that go direct from the local exchange end user to an IXC point of presence, thus bypassing the local exchange company.

CARRIERS CARRIER: An IXC that provides telecommunications service, mainly bulk transmission service, to other IXC only.

CENTRAL OFFICE: A local operating unit by means of which connections are established between subscribers' lines and trunk or toll lines to other central offices within the same exchange or other exchanges. Each three (3) digit central office code (NXX) used shall be considered a separate central office unit.

CENTRAL OFFICE CODE: The term denotes the first three digits (NXX) of the seven (7) digit telephone number assigned to a customer's telephone exchange service.

COMMISSION: The Florida Public Service Commission.

COMPANY, TELEPHONE COMPANY, UTILITY: These terms may be used interchangeably herein and shall mean any person, firm, partnership or corporation engaged in the business of furnishing communication service to the public under the jurisdiction of the Commission.

DEDICATED FACILITY: The term denotes a transmission circuit which is permanently for the exclusive use of a customer or a pair of customers.

END USER: The term denotes any individual, partnership, association, corporation, governmental agency or any other entity which (A) obtains a common line, uses a pay telephone or obtains interstate service arrangements in the operating territory of the company or (B) subscribes to interstate services provided by an IXC or uses the services of the IXC when the IXC provides interstate service for its own use.

EQUAL ACCESS EXCHANGE AREAS: EAEA means a geographic area, configured based on 1987 planned toll center/access tandem areas, in which local exchange companies are responsible for providing equal access to both carriers and customers of carriers in the most economically efficient manner.

EXCHANGE: The entire telephone plant and facilities used in providing telephone service to subscribers located in an exchange area. An exchange may include more than one central office unit.

EXCHANGE (SERVICE) AREA: The territory, including the base rate suburban and rural areas served by an exchange, within which local telephone service is furnished at the exchange rates applicable within that area.

EXTENDED AREA SERVICE: A type of telephone service furnished under tariff provision whereby subscribers of a given exchange or area may complete calls to, and receive messages from, one or more other contiguous exchanges without toll charges, or complete calls to one or more other exchanges without toll message charges.

FACILITIES BASED: An IXC that has its own transmission and/or switching equipment or other elements of equipment and does not rely on others to provide this service.

FOREIGN EXCHANGE SERVICES: A classification of exchange service furnished under tariff provisions whereby a subscriber may be provided telephone service from an exchange other than the one from which he would normally be served.

FEATURE GROUPS: General categories of unbundled tariffs to stipulate related services.

Feature Group A: Line side connections presently serving specialized common carriers.

Feature Group B: Trunk side connections without equal digit or code dialing.

Feature Group C: Trunk side connections presently serving AT&T-C.

Feature Group D: Equal trunk access with subscription.

INTEREXCHANGE COMPANY: means any telephone company, as defined in Section 364.02(4), F.S. (excluding Payphone Providers), which provides telecommunication service between exchange areas as those areas are described in the approved tariffs of individual local exchange companies.

INTER-OFFICE CALL: A telephone call originating in one central office unit or entity but terminating in another central office unit or entity both of which are in the same designated exchange area.

INTRA-OFFICE CALL: A telephone call originating and terminating within the same central office unit or entity.

INTRASTATE COMMUNICATIONS: The term denotes any communications in Florida subject to oversight by the Florida Public Service Commission as provided by the laws of the State.

INTRA-STATE TOLL MESSAGE: Those toll messages which originate and terminate within the same state.

LOCAL ACCESS AND TRANSPORT AREA: LATA means the geographic area established for the administration of communications service. It encompasses designated exchanges, which are grouped to serve common social, economic and other purposes.

LOCAL EXCHANGE COMPANY (LEC): Means any telephone company, as defined in Section 364.02(4), F.S., which, in addition to any other telephonic communication service, provides telecommunication service within exchange areas as those areas are described in the approved tariffs of the telephone company.

OPTIONAL CALLING PLAN: An optional service furnished under tariff provisions which recognizes a need of some subscribers for extended area calling without imposing the cost on the entire body of subscribers.

900 SERVICE: A service similar to 800 service, except this service is charged back to the customer based on first minute plus additional minute usage.

PIN NUMBER: A group of numbers used by a company to identify their customers.

PAY TELEPHONE SERVICE COMPANY: Means any telephone company, other than a Local Exchange Company, which provides pay telephone service as defined in Section 364.335(4), F.S.

POINT OF PRESENCE (POP): Bell-coined term which designates the actual (physical) location of an IXC's facility. Replaces some applications of the term "demarcation point."

PRIMARY SERVICE: Individual line service or party line service.

RESELLER: An IXC that does not have certain facilities but purchases telecommunications service from an IXC and then resells that service to others.

STATION: A telephone instrument consisting of a transmitter, receiver, and associated apparatus so connected as to permit sending and/or receiving telephone messages.

SUBSCRIBER, CUSTOMER: These terms may be used interchangeably herein and shall mean any person, firm, partnership, corporation, municipality, cooperative organization, or governmental agency supplied with communication service by a telephone company.

SUBSCRIBER LINE: The circuit or channel used to connect the subscriber station with the central office equipment.

SWITCHING CENTER: Location at which telephone traffic, either local or toll, is switched or connected from one circuit or line to another. A local switching center may be comprised of several central office units.

TRUNK: A communication channel between central office units or entities, or private branch exchanges.

MANAGEMENT AND TECHNICAL EXPERIENCE OF THE APPLICANT

Attachment A

JAMES R. GREENBAUM, JR.:

- Ten years in the telecommunications industry.
- Co-founded ten (10) other long distance companies throughout the western United States over the course of the last ten (10) years.
- Current President and Chief Executive Officer of the following companies, each of which is doing business as "Access Long Distance", and collectively serve more than twenty-five thousand commercial and residential customers which are generating an annual volume of business in excess of thirty thousand dollars:

Access Communications, Inc.
Idaho Switched Services, Inc.
Washington Telecommunications Corp.
Greater Washington Telecommunications Corp.
Oregon Telecommunications Corp.
Greater Oregon Telecommunications Corp.
Colorado Switched Services, Inc.
Access Long Distance of Arizona, Inc.
Access Long Distance of the Desert, Inc.
Access Long Distance Enterprises, LLC
S.J. Investments, Inc.

SCOTT F. CATE:

- Nine (9) years in the telecommunications industry.
- Eight (8) years in Network and Facilities Engineering in the telecommunications industry.
- Co-founded ten (10) other long distance companies throughout the western United States over the course of the last nine (9) years.
- Current Vice-President and Chief Operating Officer of the following companies, each of which is doing business as "Access Long Distance":

Access Communications, Inc.
Idaho Switched Services, Inc.
Washington Telecommunications Corp.
Greater Washington Telecommunications Corp.
Oregon Telecommunications Corp.
Greater Oregon Telecommunications Corp.
Colorado Switched Services, Inc.
Access Long Distance of Arizona, Inc.
Access Long Distance of the Desert, Inc.
Access Long Distance Enterprises, LLC
S.J. Investments, Inc.

RUN DATE: 03/03/96
 RUN TIME: 5:20 PM

Attachment B
 SJ INVESTMENTS

Income Statement
 FOR THE MONTH ENDING 12/31/95

CURR. PERIOD RATIO: NET REVENUE
 YTD RATIO.....: NET REVENUE

REVENUE	THIS MONTH	RATIO	12 MONTHS	RATIO
INCOME FROM OPERATIONS				
400 TELEPHONE BILLINGS	190,276.49	92.7	3,156,239.53	81.4
410 LEASE INCOME	0.00	0.0	437,019.69	11.3
TOTAL OPERATING INCOME	190,276.49	92.7	3,593,259.22	92.7
OTHER INCOME				
424 INTEREST INCOME	412.10	0.2	4,138.66	0.1
425 GAIN/LOSS SALE OF ASSETS	0.00	0.0	(1,468.59)	(0.0)
428 COMMISSION- CONTRACTORS	14,533.64	7.1	280,694.42	7.2
430 CUSTOMER REFUNDS	0.00	0.0	(246.19)	(0.0)
TOTAL OTHER INCOME	14,945.74	7.3	283,118.30	7.3
TOTAL REVENUE	205,222.23	100.0	3,876,377.52	100.0
LINE COSTS				
3501 LINE COSTS ALLOCATED	242,087.22	118.0	2,371,724.26	61.2
TOTAL LINE COSTS	242,087.22	118.0	2,371,724.26	61.2
OPERATING EXPENSES				
603 ALLOC- COLLECTIONS SLC	591.02	0.3	6,169.34	0.2
604 PAYROLL- SALES	2,500.00	1.2	26,315.84	0.7
607 ALLOC- CUSTOMER SVC SLC	1,179.86	0.6	20,087.40	0.5
609 ALLOC- CRDIT SLC	133.53	0.1	2,565.15	0.1
611 ALLOC- ADMINISTRATION SLC	704.86	0.3	6,415.64	0.2
612 PAYROLL- TECHNICIANS	0.00	0.0	329.23	0.0
613 ALLOC- MIS DEPARTMENT	4,928.36	2.4	39,507.13	1.0
615 ALLOC- NETWORK FACILITY	311.36	0.2	3,139.03	0.1
616 ALLOC- SUPPORT SERVICES	388.90	0.2	6,348.79	0.2
626 FRINGE BENEFITS ALLOC SLC	1,235.68	0.6	8,377.20	0.2
628 FRINGE BENEFITS	621.09	0.3	4,707.65	0.1
TOTAL PAYROLL COSTS	12,594.66	6.1	123,962.40	3.2
638 EQUIPMENT LEASING- OTHER	0.00	0.0	1,252.33	0.0
640 EQUIP. LEASING ACCESS H&L	30,784.29	15.0	59,513.71	1.5
642 REPAIRS & MTCE- SWITCH	0.00	0.0	8.75	0.0
645 REPAIRS & MTCE- OTHER	4,306.85	2.1	18,424.11	0.5
648 COMPUTER SUPPLY/MICROFILM	0.00	0.0	10.15	0.0
654 RENT- OFFICE	0.00	0.0	5,033.69	0.1
656 FACILITIES & EQUIP.-SITES	29,284.19	14.3	65,671.21	1.7
58 OTHER TAXES & LICENSES	0.00	0.0	35.00	0.0
660 OFFICE SUPPLIES	383.15	0.2	2,477.86	0.1
661 BANK SERVICE CHARGES	290.50	0.1	1,095.18	0.0
662 ANSWERING SVC/MOBILE/PAGE	64.20	0.0	457.19	0.0
664 COLLECTION FEES	186.95	0.1	530.74	0.0

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Attachment B
SJ INVESTMENTS

Income Statement
FOR THE MONTH ENDING 12/31/95

CURR. PERIOD RATIO: NET REVENUE
YTD RATIO.....: NET REVENUE

	THIS MONTH	RATIO	12 MONTHS	RATIO
665 MISC. CALLING CARD EXP.	0.00	0.0	260.57	0.0
666 POSTAGE & SHIPPING	915.34	0.4	2,925.79	0.1
668 DUES & SUBSCRIPTIONS	23.44	0.0	1,441.00	0.0
670 COMMISSIONS- CONTRACTORS	(7.23)	0.0	(7.23)	0.0
672 INSURANCE- LIAB & OTHER	376.59	0.2	1,276.60	0.0
676 PROFESSIONAL & CONSULTING	0.00	0.0	937.28	0.0
680 TRAVEL & TRAINING	545.95	0.3	22,283.72	0.6
681 MEALS & ENTERTAINMENT	8.53	0.0	303.91	0.0
684 UTILITIES	13.65	0.0	393.53	0.0
686 TELEPHONE	452.78	0.2	1,646.01	0.0
688 ADVERTISING & PROMOTION	656.88	0.3	1,972.19	0.1
698 DEPRECIATION/AMORTIZATION	348.67	0.2	433,698.23	11.2
TOTAL OPERATING EXPENSES	68,634.73	33.4	621,641.52	16.0
NET PROFIT (LOSS)	(118,094.38)	(57.5)	759,049.34	19.6

RUN DATE: 03/03/96
 RUN TIME: 5:19 PM

Balance Sheet
 AS OF 12/31/95

ASSETS

CURRENT ASSETS			
106	CASH-FIRST SECURITY BANK	44,118.01	
108	CASH H&L	1,000.00	
110		0.30	
130	DUE FROM PALM SPRINGS	105.45	
132	A/R-TRADE BILLED	231,809.71	
133	A/R-TRADE UNBILLED	321,139.10	
135	ALLOW FOR DOUBTFUL ACCTS	(3,617.37)	
136	DUE FROM SPOKANE	82.67	
138	DUE FROM ARIZONA	537.31	
139	DUE FROM DENVER	1,361.60	
140	DUE FROM BOISE	9,615.15	
142	DUE FROM SEATTLE	2,210.18	
144	DUE FROM PORTLAND	3,502.15	
	TOTAL CURRENT ASSETS		611,863.96
FIXED ASSETS			
150	ACCESS L.D. LEASE	1,246,706.11	
152	ENHANCED 800 EQUIPMENT	144,412.24	
34	NETWORK EQUIPMENT	558,761.37	
155	ACCUM DEPR- TELEPHONE EQ	(4,104.44)	
158	SWITCH EQUIPMENT	262,095.05	
160	ACCESS LONG DISTANCE EQ	248,859.90	
161	ACCUM DEPR- H&L	(429,451.14)	
	TOTAL FIXED ASSETS		2,027,279.09
OTHER ASSETS			
170	PREPAID EXPENSES	6,415.13	
	TOTAL OTHER ASSETS		6,415.13
	TOTAL ASSETS		2,645,558.18

RUN DATE: 03/03/96
RUN TIME: 5:19 PM

Attachment B
SJ INVESTMENTS

PAGE 2

Balance Sheet
AS OF 12/31/95

LIABILITIES & EQUITY

LIABILITIES

CURRENT LIABILITIES

201	DUE TO SEATTLE	
202	DUE TO SLC	84,375.10
203	DUE TO BOISE	412,182.51
206	DUE TO ARIZONA	109,602.37
207	DUE TO COLORADO	60,893.97
208	DUE TO PORTLAND	79,835.24
209	DUE TO PALM SPRINGS	87,482.50
210	DUE TO SPOKANE	673.24
211	DUE TO EUGENE	24,019.04
213	DUE TO ACCESS ENT.	23,987.09
230	ACCRUED SALES TAX	24,075.21
232	LOCAL UTILITY TAX	6,695.14
235	ACCRUED FED EXCISE TAX	5,992.85
241	ACCRUED EXPENSES- LINES	6,979.95
		183,049.28

TOTAL CURRENT LIABILITIES

1,109,843.49

LONG TERM LIABILITIES

256	N/P- 1ST SECURITY LEASING	611,664.13
258	N/P ZIONS CREDIT CORP	459,471.64

TOTAL LONG TERM LIAB

1,071,135.77

TOTAL LIABILITIES

2,180,979.26

SHAREHOLDERS EQUITY

SHAREHOLDERS EQUITY

300	CAPITAL STOCK	1,200.00
302	ADDITION PAID IN CAPITAL	151,800.00
303	DISTRIBUTION SHAREHOLDERS	(633,609.10)
304	ACCRUAL/ CASH BASIS ADJ	366,282.16
305	RETAINED EARNINGS	(180,143.48)
306	CURRENT PROFIT/ LOSS	759,049.34

TOTAL SHAREHOLDERS EQUITY

464,578.92

TOTAL LIABILITIES & EQUITY

2,645,558.18

TITLE SHEET

FLORIDA INTRASTATE TELECOMMUNICATIONS TARIFF

OF

S.J. INVESTMENTS, INC., DBA ACCESS LONG DISTANCE OF FLORIDA, INC.

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by S.J. Investments, Inc., dba Access Long Distance of Florida, Inc. ("Carrier" or "Company") with its principle offices at 215 South State Street, Suite 1000, Salt Lake City, Utah 84111. This tariff applies to services furnished within the State of Florida. This tariff is on file with the Florida Public Service Commission ("FPSC") and copies may be inspected, during normal business hours, at the Company's principle place of business.

Issued : October 25, 1996

Effective: _____

by:

Scott F. Cate, Vice-President
215 South State Street, Suite 1000
Salt Lake City, Utah 84111

CHECK SHEET

The sheets listed below are effective as of the date shown at the bottom of the respective sheets. Original and revised sheets, as named below, comprise all changes from the original tariff and are in effect as of the date of the bottom of the page.

<u>SHEET</u>	<u>REVISION</u>
1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original
16	Original
17	Original
18	Original
19	Original
20	Original
21	Original
22	Original
23	Original
24	Original
25	Original

Issued : October 25, 1996

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by:

Scott F. Cate, Vice-President
215 South State Street, Suite 1000
Salt Lake City, Utah 84111

TABLE OF CONTENTS

Title Sheet.....	1
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Section 1 - Technical Terms and Abbreviations.....	6
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Issued : October 25, 1996

by:

Scott F. Cate, Vice-President
215 South State Street, Suite 1000
Salt Lake City, Utah 84111

Effective: _____

SYMBOLS SHEET

The following are the only symbols used for the purposes indicated below:

- D - Delete or Discontinue
- I - Change resulting in an increase to a customer's bill
- M - Moved from another tariff location
- N - New
- R - Change resulting in a reduction to a customer's bill
- T - Change in text or regulation but no change in rate or charge

Issued : October 25, 1996

by:

Scott F. Cate, Vice-President
215 South State Street, Suite 1000
Salt Lake City, Utah 84111

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TARIFF FORMAT SHEETS

Sheet Numbering - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be Sheet 14.1.

Sheet Revision Numbers - Revision numbers appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the FPSC. For example, the 4th revised sheet 14 cancels the 3rd revised sheet 14. Because of various suspension periods, deferrals, etc. that the FPSC follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.

Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level.

- 2.
- 2.1.
- 2.1.1.
- 2.1.1.A.
- 2.1.1.A.1.
- 2.1.1.A.1.(a).
- 2.1.1.A.1.(a).I
- 2.1.1.A.1.(a).I.(i).
- 2.1.1.A.1.(a).I.(i).(1).

Check Sheets - When a tariff filing is made with the FPSC, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the FPSC.

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Salt Lake City, Utah 84111

SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Carrier - S.J. Investments, Inc., dba Access Long Distance of Florida, Inc.

Company - S.J. Investments, Inc., dba Access Long Distance of Florida, Inc.

Customer - The person, firm, corporation, or other entity which is responsible for payment of charges due and for compliance with the Company's tariff regulations.

Day - From 8:00am up to, but not including, 5:00pm local time- Monday through Friday.

Evening - From 5:00pm up to, but not including, 11:00pm local time- Monday through Friday and on Sunday.

FPSC - Florida Public Service Commission.

Holiday - New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

LEC - Local Exchange Company

Night - From 11:00pm up to, but not including, 8:00am the following day- Monday through Thursday- and all day Saturday and Sunday (excluding the Evening Period on Sunday, see definition).

Issued : October 25, 1996

by:

Scott F. Cate, Vice-President
215 South State Street, Suite 1000
Salt Lake City, Utah 84111

Effective: _____

SECTION 2 - RULES AND REGULATIONS

2.1 Undertaking of the Company

2.1.1 Scope

The Company undertakes to provide telecommunications services in accordance with the terms and conditions set forth in this tariff.

2.1.2 Shortage of Facilities

All service is subject to the availability of suitable facilities. The Company reserves the right to limit the length of communications or to discontinue furnishing services when necessary because of the lack of satellite or other transmission medium capacity or because of any causes beyond its control.

2.1.3 Availability of Services

(A) Service is furnished subject to the availability of service components required. The Company will determine which of those components shall be used and make modifications to those components at its sole option.

(B) Service is available twenty-four (24) hours per day and seven (7) days per week.

(C) Service to Customers is available from any equal access point in the United States.

2.1.4 Interconnection with Other Common Carriers

The Company reserves the right to interconnect its services with those of any other common carrier, or alternate access provider of its election, and to utilize such services concurrently with its own facilities or the provision of services offered herein. Interconnection with the facilities or services of other common carriers shall be under the applicable terms and conditions of the other carriers' tariffs. The Customer is responsible for taking all necessary legal steps for interconnecting customer-provided equipment communications systems with other carriers' facilities. The Customer shall secure all licenses, permits, rights-of-way, and other arrangements necessary for such interconnection.

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by:

Scott F. Cate, Vice-President
215 South State Street, Suite 1000
Salt Lake City, Utah 84111

SECTION 2 - RULES AND REGULATIONS

2.2 Limitations of Service

2.2.1 Service is offered subject to the provisions of this tariff and the availability of suitable facilities (as provided in Section 2.1.3).

2.2.2 The Company reserves the right to discontinue furnishing service or limit the use of service if necessitated by conditions beyond its control or when the Customer is using service in violation of the law or the provisions of this tariff.

2.2.3 All facilities provided under this tariff are directly controlled by the Company and the Customer may not transfer or assign the use of service or facilities, except with the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.

2.2.4 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees as well as all conditions for service.

2.3 Liabilities of the Company

2.3.1 Except as stated in this section 2.3, the Company shall have no liability for damages of any kind arising out of or related to events, acts, rights or privileges contemplated in this tariff. This tariff does not limit the liability of the Company for willful misconduct.

2.3.2 The liability of the Company, if any, for damages resulting in whole or in part from or arising in connection with the furnishing of service under this tariff, including, but not limited to, mistakes, omissions, interruptions, delays, errors or other defects or misrepresentations in transmission, or failures or defects in facilities furnished by the Company in the course of furnishing Service or arising out of any failure to furnish Service shall in no event exceed an amount of money equivalent to the proportionate charge to Customer for the period of service during which such mistakes, omissions, interruptions, delays, errors, or defects in transmission occur and continue. However, any such mistakes, omissions, interruptions, delays, errors or defects in transmission or service which are caused by or contributed to by the negligence or willful act of Customer, or which arise from the use of customer-provided facilities or customer-provided equipment shall not result in the imposition of any liability whatsoever upon the Company.

Issued : October 25, 1996

by:

Effective: _____
Scott F. Cate, Vice-President
215 South State Street, Suite 1000
Salt Lake City, Utah 84111

SECTION 2 - RULES AND REGULATIONS

2.3 Liabilities of the Company (cont.)

2.3.3 The Company is not liable for any act, omission or negligence of any other entity furnishing to the Customer facilities, equipment, or services used with the Company's services. Nor shall the Company be liable for the unavailability of or any delays in the furnishing of any services to the Customer's facilities or equipment which are provided by any other entity. Should the Company employ the service of any other common carrier in furnishing the services provided to Customer, the Company's liability shall be limited according to the provisions in this Section 2.3.

2.3.4 The Company shall not be liable for any failure of performance hereunder due to causes beyond its control, including, but not limited to, fire, flood, or other catastrophes, Acts of God, atmospheric conditions or other phenomena of nature, such as radiation; any law, order, regulation, directive, action or request of the United States government, or any other government, including state and local government having any jurisdiction over the Company, or any department, agency, commission, bureau, corporation or other instrumentality of any one or more of said governments, or any civil or military authority having any jurisdiction over the Company or the service provided hereunder; national emergencies; civil disorder, insurrections, riots, wars, strikes, lockouts, work stoppages, or other labor problems or regulations established or actions taken by any court having jurisdiction over the Company.

2.3.5 The Company shall be indemnified and held harmless by the Customer and authorized users from and against all loss, liability, damage and expense, including reasonable counsel fees, due to claims for libel, slander, or infringement of copyright or trademark in connection with any material transmitted by any person using the Company's services and any other claim resulting from any act or omission of the Customer, authorized user, or patron(s) of the Customer relating to the use of the Company's facilities.

2.3.6 Under no circumstances whatsoever shall the Company or its officers, directors, agents, or employees be liable for indirect, incidental, special or consequential damages.

Issued : October 25, 1996

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by:

Scott F. Cate, Vice-President
215 South State Street, Suite 1000
Salt Lake City, Utah 84111

SECTION 2 - RULES AND REGULATIONS

2.4 Cancellation or Interruption of Service

2.4.1 Without incurring liability, the Company may temporarily or permanently discontinue services to the Customer or to a particular Customer location, or may withhold the provision of ordered or contracted service, under the following conditions:

- (A) For nonpayment of any sum due the Company for more than thirty (30) days after issuance of the bill for the amount due; or,
- (B) For violation of any of the provisions of this tariff; or,
- (C) For violation of any law, rule, regulation, or policy of any governing authority having jurisdiction over the Company's services; or,
- (D) By reason of any order or decision of a court having competent jurisdiction, public service commission, federal regulatory body, or other governing authority prohibiting the Company from furnishing its services to Customer; or,
- (E) For failure to make payment to the Company within an agreed period of time between Customer and an agent representing the Company; or,
- (F) For significant decrease in the credit worthiness of Customer or responsible signer which, in the Company's opinion, calls into question the Customer's ability to pay for services furnished by the Company, such as, but not limited to, Bankruptcy and Chapter Eleven filings; or,
- (G) For the discovery of false statements or information from Customer at the time of application for service.

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Scott F. Cate, Vice-President
215 South State Street, Suite 1000
Salt Lake City, Utah 84111

SECTION 2 - RULES AND REGULATIONS

2.4 Cancellation or Interruption of Service (cont.)

- 2.4.2 Without incurring liability, the Company may interrupt the provision of services at any time in order to perform test(s) and inspections to assure compliance with tariff regulations and the proper installation and operation of Customer and Company's equipment and facilities and in the wiring of the connection of Customer channels to Company-owned facilities; and may, without liability, temporarily suspend service while making tests and inspections, and may continue such interruption until any items of noncompliance or improper equipment operation, or violations of requirements so identified are rectified.
- 2.4.3 The Company may take any necessary action to protect its facilities and personnel from possible harm in the event that customer-provided equipment does not meet safety and protective requirements. The Company will promptly notify the Customer in writing by certified mail of the need for protective action. In the event that the Customer fails to advise the Company within ten (10) days after such notice is received or within the time specified in the notice that corrective action has been taken, the Company may take whatever additional action is deemed necessary, including the suspension of service, to protect its facilities and personnel from harm. The Company will, upon request, provide Customer with a statement of technical parameters that the Customer's equipment must meet.
- 2.4.4 Service may be discontinued by the Company, without notice to the Customer, by blocking traffic to certain areas or by blocking calls using certain Customer authorization codes when the Company deems it necessary to prevent unlawful use of its service. The Company may restore service as soon as it can be provided without undue risk.
- 2.4.5 If, for any reason, service is interrupted or canceled, the Customer will be liable for service that was actually used and that remains unpaid and owing to the Company. If applicable, Customer's prepayment shall be applied to all charges due and owing. If any amount remains due after such credit of Customer's prepayment, Customer shall be responsible to pay that amount to the Company.

Issued : October 25, 1996

Effective: _____

by:

Scott F. Cate, Vice-President
215 South State Street, Suite 1000
Salt Lake City, Utah 84111

SECTION 2 - RULES AND REGULATIONS

2.5 Responsibility of the Customer

- 2.5.1 Customer is responsible to pay for all services rendered by the Company to the Customer as they are described on the Company's monthly invoices. The Customer is responsible for placing any necessary orders, for complying with tariff regulations, and for ensuring that any of its officers, agents, employees, or contractors comply with tariff regulations. The Customer is responsible to provide the Company written notice in advance of Customer's cancellation of the service.
- 2.5.2 The Customer is responsible for charges incurred for special construction and/or special facilities which the Customer requests and which are ordered by the Company on the Customer's behalf. If the Customer orders service that requires special facilities and/or construction dedicated to the Customer's use and cancels the order before completion of a minimum use period or some other period mutually agreed to by Customer and Company, then Customer shall be liable for the nonrecoverable costs of such facilities and/or construction; provided, however, that such costs have not been recovered by Company through Customer's payment of installation and monthly services charges.
- 2.5.3 If required for the provision of the Company's services, the Customer must provide any equipment, space, supporting structure, conduit, and electrical power without charge to the Company.
- 2.5.4 The Customer is responsible for arranging ingress to its premises at times mutually agreeable to the Customer and the Company when required for the Company personnel to install, repair, maintain, program, inspect, test, or remove equipment associated with the provision the Company's services.
- 2.5.5 The Customer shall ensure that its terminal equipment and/or system properly interfaces with the Company's facilities or services, that the signals emitted into the Company's facilities are of the proper mode, bandwidth, power and signal level for the intended use of the Customer and in compliance with the criteria set forth in part 68 of the rules of the FCC, and that the signals do not damage equipment, injure personnel, or degrade Service to other Customers.
- 2.5.6 If the Customer fails to maintain the equipment and/or system properly, with resulting imminent harm to the Company's equipment, personnel, or the quality of service to other Customers, the Company may, upon written notice, require the use of protective equipment at the Customer's expense. If this measure fails to produce satisfactory quality and safety, the Company may, upon written notification, terminate the Customer's service.

Issued : October 25, 1996

Effective: _____

by:

Scott F. Cate, Vice-President
215 South State Street, Suite 1000
Salt Lake City, Utah 84111

SECTION 2 - RULES AND REGULATIONS

- 2.5 Responsibility of the Customer (cont.)
- 2.5.7 The Customer must pay the Company for replacement or repair of damage to the equipment or facilities of the Company caused by negligence of, willful act of, or improper use by the Customer, its authorized users, its officers, employees, agents, contractors, or others.
- 2.5.8 The Customer must pay for the loss or theft of any of the Company's equipment installed at Customer's premises.
- 2.5.9 The Customer will be liable for all use of a calling card issued to the Customer. In the case of unauthorized use, loss, or theft of a calling card issued to the Customer or any of Customer's authorized users, the Customer or its authorized user must notify the Company within twenty-four (24) hours of such loss. Should the Customer be notified by a representative of the Company of an increase in Customer's average or projected average usage (including calling card usage), it is the Customer's responsibility to determine at the time of notification whether the usage increase is due to legitimate or fraudulent use of the Company's services.
- 2.6 Use of Service
- 2.6.1 Services provided under this tariff may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in providing these services.
- 2.6.2 The use of the Company's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others is prohibited.
- 2.6.3 The use of the Company's services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards is prohibited.

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by:

Scott F. Cate, Vice-President
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SECTION 2 - RULES AND REGULATIONS

2.6 Use of Service (cont.)

2.6.4 Service provided under this tariff shall not be used for any unlawful purpose.

2.6.5 Customers who use the services provided under this tariff may authorize or permit others to use these services and may resell or share such services subject to the regulations contained in this tariff. The Customer remains responsible to the Company for payment of all charges for services used by others pursuant to this paragraph, with or without the Customer's knowledge. Customer is responsible for notifying the Company immediately of any unauthorized use of services.

2.6.6 The Company only provides service to Customer's who are approved through a credit application process and establish a billing account directly with the Company.

2.6.7 Any person or entity which uses, appropriates or secures the use of services from the Company, whether directly or indirectly, in any unlawful manner or through the providing of any misleading or false information to the Company or its agent(s) and which use, appropriation, or securing of services is inconsistent with the stated uses, intents, and purposes of this tariff or any restrictions, conditions, and limitations stated herein shall be:

- (A) responsible for payment for services unlawfully used;
- (B) subject to a rate of no less than \$1.00 per minute for any unlawfully placed calls within the domestic United States;
- (C) responsible for payment of a reasonable attorney's fees, if the Company initiates legal proceedings, and/or reasonable costs of any investigation and research necessary to investigate and determine the unlawful attempt(s) or use of Company's services;
- (D) subject to a fine of no less than \$100.00.

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SECTION 2 - RULES AND REGULATIONS

2.7 Billing and Payment for Services Rendered

- 2.7.1 The Customer is responsible for payment of all charges for facilities and services furnished by the Company. The Company bills monthly for services used during the preceding month and details all calls made by Customer, unless otherwise requested by Customer. Bills are rendered by the Company and are payable to the Company. The Company does not bill through a billing agent.
- 2.7.2 Bills are due and payable upon receipt. If the Customer's payment for the net bill is not received by the Company within thirty (30) calendar days after the invoice date listed on the bill, it shall become a delinquent bill and the Customer shall be subject to late payment fees as stated in section 2.7.4 of this tariff. If the Company initiates legal proceedings against Customer to collect any amounts due to Company and the Company substantially prevails in such proceedings, then Customer shall pay the reasonable attorneys' fees and reasonable collection costs of the Company for collection of any past due balances. For court proceedings related to the service provided herein, the Customer consents to the jurisdiction of the court located in the specific county where the Company's main office is located which services the Customer.
- 2.7.3 The rates quoted in this tariff do not include federal taxes, state taxes, local taxes, use taxes, or similar liabilities or administrative fees chargeable to or against the Company as a result of the provision of the Company's services hereunder to Customer. Such liabilities are listed as separate line items on a bill and are payable by Customer in addition to the rates indicated in this tariff. All charges assessed to Customer are shown on Customer's monthly invoices.
- 2.7.4 Dedicated access circuits may be provided and billed by a LEC. Dedicated access channels may be purchased from carriers other than the LEC only in accordance with FPSC rules or if the special access channel is jurisdictionally interstate. Charges for the dedicated access channel are determined and billed by the access provider.

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SECTION 2 - RULES AND REGULATIONS

- 2.7 Payment for Services (cont.)
- 2.7.5 Any charges accrued under this tariff that are not paid in full within the time provided by section 2.7.2, preceding, will be subject to a finance charge of one and one half percent (1.5%) per month of the amount past due.
- 2.7.6 A delinquent account may subject the Customer's service to temporary disconnection. The Company is responsible for notifying the Customer at least five (5) days before service will be disconnected.
- 2.7.7 For any check returned to the Company unpaid by the Customer's financial institution, the following charges will be added to the Customer's account balance:
- (A) a charge of \$15.00 for the first return and the check will be resubmitted to the bank,
 - (B) if applicable, a charge of \$15.00 for the second return and the amount of the check will be charged back to Customer's account.
- 2.7.8 The Company or its agent may require an applicant or a present Customer to post a prepayment not to exceed the established amount or estimated amount of the total charges for service and facilities for a period of one month. The Company shall hold such prepayment as guarantee of payment. This prepayment will be applied against the next months charges. The Company will determine when or if sufficient credit has been established with the Company after an average period of six (6) months. The Company may, at its sole option, deny credit to a Customer and continue to require prepayment. The Customer will be notified by the Company or its agent when the amount of the prepayment has been used up and the Customer is required to post prepayment within a time period required by an agent of the Company.
- 2.7.9 The fact that a prepayment has been made shall in no way relieve the Customer from complying with the Company's and/or its agent's regulations as to the prompt payment of bills, nor constitute a waiver or modification of the regular practices of the Company providing for temporary suspension of the service for non-payment of bills.
- 2.7.10 The amount of prepayment may be refunded at any time at the option of the Company or, at the termination of the service, the Company will deduct the balances owing from a Customer's prepayment and refund the difference, if any.

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SECTION 2 - RULES AND REGULATIONS

2.8 Reinstitution of Service

If Customer seeks reinstatement of service following denial of service by the Company, Customer shall pay to the Company, prior to the time service is reinstated, all accrued and unpaid charges and a prepayment, if deemed necessary by the Company, in its sole opinion, in accordance with Sections 2.7.8, 2.7.9, and 2.7.10, above.

2.9 Deposits

The Company does not require deposits from the Customer.

2.10 Employee Concessions

The Company does not offer employees any discounts off the tariffed rates contained herein.

2.11 Taxes

The following state taxes are applicable to all interstate and intrastate services provided under this tariff.

Gross Receipts Tax	2.5%
Sales Tax	7%

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SECTION 3 - DESCRIPTION OF SERVICES

3.1 Timing of Calls

3.1.1 Determination of Duration

Billing for calls placed over the Company's network is based in part on the duration of the call. Timing of each call begins when the called station is answered, as determined by standard industry methods generally in use for ascertaining answer, including hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. A call ends when the connection is terminated by either the calling or called party. The duration of a call is the amount of time between when a call is answered and when the connection is terminated.

3.1.2 Billing Increments

Depending upon the product assigned to a Customer's account, either the whole minute of a call or a fraction of a minute of a call is subject to the per minute rate. A fractional minute is rounded to the next whole tenth (1/10) of a minute. Additional minutes or fractional minutes, as defined by the product, are also subject to the per-minute rate and are rounded accordingly.

3.1.3 Rounding of Billing Charges

Charges per call are rounded to the nearest one cent (\$0.01).

3.1.4 Uncompleted Calls

There are no charges for uncompleted calls.

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SECTION 3 - DESCRIPTION OF SERVICES

3.2 Calculation of Distance for Distance Based Charges

Usage charges for all distance (mileage) sensitive products are based upon the airline mileage between the rate centers associated with the originating and terminating points of the call.

The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. The Company uses the rate centers that are produced by Bell Communications Research in the NPA-NXX V&H Coordinate Tape and Bell's NECA Tariff No.4.

Formula:

$$\frac{\sqrt{(V_1 - V_2)^2 + (H_1 - H_2)^2}}{\pi}$$

EXAMPLE: Distance between Miami and New York City

	<u>V</u>		<u>H</u>
Miami	8,351		
New York	<u>4,997</u>		529
Difference	3,354		<u>1,406</u>
			-877

Square and add: $3,354^2 + 877^2 = 12,018,445$

Take square root: $\sqrt{12,018,445} = 3,466.76$

Divide by pi and round: $\frac{3,466.76}{\pi} = 1,104 \text{ miles}$

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SECTION 3 - DESCRIPTION OF SERVICES

3.3 Minimum Call Completion Rate

The grade of service on the Company's network is maintained at PO 1, this includes busies and cut offs, when measured over a rolling thirty (30) day average. (PO 1 is defined as one busy signal of the originating end of a call for every one hundred (100) call attempts).

3.4 Service Offerings

3.4.1 Message Telecommunications Service ("MTS")

MTS consists of furnishing switched message telephone service between telephone stations within the United States. Such service is available twenty-four (24) hours per day and seven (7) days per week.

Access to MTS Service is available to Customers who subscribe to a local exchange telephone company's interstate End User Common Line Service, and to their authorized users. Access is obtained either by presubscription to the Company as the primary interexchange carrier for the end user common line or by dialing an access code assigned to the Company by the LEC. Charges for this service are billed to the Customer's billing account.

3.4.2 Dedicated Service

Dedicated service consists of the furnishing of switched MTS originating from a dedicated access line located in any state to telephone stations located in the same or other states within the United States. Such service is available twenty-four (24) hours per day and seven (7) days per week. Charges for this service are billed to the Customer's billing account.

Access to dedicated service is obtained via a dedicated voice grade and/or T-1 access line from the Customer's premises to the Company's point of presence. The Customer is responsible for obtaining this access line from the local exchange carrier or another provider. The Company will, at the Customer's request, act as the Customer's agent in arranging for such access. In this event, Customer will remain responsible for payment of the access line provider's charges.

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SECTION 3 - DESCRIPTION OF SERVICES

3.4 Service Offerings (cont'd)

3.4.3 800/888 Service

800/888 Service is an inbound-only service in which callers located in the United States and Canada may place toll-free calls to a telephone number in the 800 or 888 area code assigned to Customer. Calls may be terminated either to the Customer's local exchange telephone service or to a dedicated access line obtained under the regulations stated in section 3.4.2, preceding.

If Customer owes an amount and that amount is thirty (30) days past due or more, the Company may refuse to request a RESPOG change on behalf of the Customer until the obligation is fully paid.

Charges for this service are billed to the Customer responsible for and the billing account associated with the terminating number. The Company does not bill the originator of an 800/888 number call.

3.4.4 Calling Card Service

Calling Card Service consists of furnishing the Customer with an authorization code which may be used from any point in the United States to make a telephone call. The authorization code is used in conjunction with a toll-free 800 number or other access number to access the Company's services. Charges for this service are billed to the Customer's billing account.

3.5 Volume Discounts

Volume discounts are available depending upon the rate product. Discounts are only applicable to call charges and not to all other charges such as, but not limited to, taxes, services charges, and other administrative fees.

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SECTION 4 - RATES

All rates stated below are in U.S. dollars and only applicable to the duration of a call. They do not include items such as, but not limited to, taxes, service charges, access fees, or other administrative fees.

4.1 MTS Service Rates

4.1.1 Minimum Per Minute Charges

MILES	DAY	EVENING	NIGHT
0-9,999	.0800	.0600	.0500

4.1.2 Maximum Per Minute Charges

MILES	DAY	EVENING	NIGHT
0-9,999	.4300	.3400	.2900

4.2 Dedicated Service

4.2.1 Minimum Per Minute Charges

MILES	DAY	EVENING	NIGHT
0-9,999	.0400	.0400	.0400

4.2.2 Maximum Per Minute Charges

MILES	DAY	EVENING	NIGHT
0-9,999	.2000	.2000	.2000

4.3 800/888 Service

4.3.1 Minimum Per Minute Charges

MILES	DAY	EVENING	NIGHT
0-9,999	.0500	.0500	.0500

4.3.1 Maximum Per Minute Charges

MILES	DAY	EVENING	NIGHT
0-9,999	.5600	.5600	.5600

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SECTION 4 - RATES

4.4 Access Calling Card Service

A surcharge of \$0.00 to \$0.75 applies to each call in addition to the per minute rate. The per minute rate charged may be based upon any of the above MTS Service rate tables, above.

4.5 Directory Assistance Calls

The charge for Directory Assistance calls is \$0.50 to \$0.65 per call.

4.6 Discounts

4.6.1 Volume Discounts

Customer's may qualify for the following volume discounts based upon their service needs, calling patterns, volume of monthly usage, etc. The following volume discounts may be applied to a Customer's net monthly long distance usage of MTS, Dedicated, or Calling Card Services provided under this tariff. Monthly usage includes both domestic interstate and intrastate direct dialed calls only. Directory assistance service, and international calls are not included in computing, nor are they eligible for, volume discounts. Taxes, service fees, administrative charges, access fees, and other surcharges are not subject to volume discounts and are applied after computation of volume discounts.

<u>Absolute Volume</u>	<u>Discounts Available</u>
0.00 - 499.99	0% - 50%
500.00 - 999.99	0% - 50%
1,000.00 - 1,999.99	0% - 50%
2,000.00 - 2,999.99	0% - 50%
3,000.00 - 3,999.99	0% - 50%
4,000.00 - 4,999.99	0% - 50%
5,000.00 - 9,999.99	0% - 50%
10,000.00 and over	0% - 50%

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Salt Lake City, Utah 84111

SECTION 4 - RATES

4.6 Discounts (cont'd)

4.6.2 Flat Discounts

The Company may offer a flat discount to Customers who have select types of interstate calling patterns. The following flat discounts may be offered to Customers of the Company.

<u>Minimum</u>	<u>Maximum</u>
1%	50%

4.6.3 Other Discounts

Certain services offered by the Company offer discounts to the Customer based on minutes of usage within a billing cycle. Discounts are based on the combined Evening, Night, & Holiday usage. Additional discounts may be applied after additional minutes of Evening, Night & Holiday usage.

4.6.4 Qualifications For Discounts

The Company reserves the right to deny discounts to any Customer of the Company. The Company may offer a discount to any Customer as the Company so chooses. The Company may offer an available discount to Customers with select types of interstate calling patterns. All discounts are available to similarly situated customers in substantially similar circumstances.

4.7 Monthly Service Charges

The Company's monthly service charges to Customer are based in part upon the type of service(s), type of billing, equipment needed to provide service to Customer, and calling patterns of Customer. At the Company's option, the Company may charge the Customer a service charge for any and all types of service provided to Customer hereunder by the Company on a monthly basis. The range of service charges is:

<u>Minimum</u>	<u>Maximum</u>
\$1.00	\$500.00

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Salt Lake City, Utah 84111

SECTION 4 - RATES

4.8 Applicable Line Charges

The Company's monthly line charges to Customer are based in part upon the type of service(s) and the equipment needed to provide service to Customer. At the Company's option, the Company may charge the Customer a line charge for any and all types of dedicated Service provided to Customer on a monthly basis. The range of line charges is:

<u>Minimum</u>	<u>Maximum</u>
\$10.00	\$10,000.00

4.9 Commission Rules for the Handicapped

4.9.1 Directory Assistance

Section 25-4.115(3)(a) of the FPSC's rules states that "There shall be no charge for up to fifty calls per billing cycle from lines or trunks serving individuals with disabilities. See subpart (2)(a) of this rule for the definition of "disability". The interexchange carrier shall charge the prevailing tariff rates for every call in excess of 50 within a billing cycle."

4.9.2 Discounts

Section 25-4.079(4) of the FPSC's rules states that "Intrastate toll message rates for TDD users shall be evening rates for daytime calls and night rates for evening and night calls. These discounts shall be offered by all interexchange carriers and LECs."

4.9.3 Telecommunications Relay Service

Section 25-4.160(1) of the FPSC's rules states that "For intrastate toll calls received from the relay service, each local exchange and interexchange telecommunications company billing relay calls shall discount relay service calls by 50 percent off of the otherwise applicable rate for a voice nonrelay call except that where either the calling or called party indicates that either party is both hearing and visually impaired, the call shall be discounted 60 percent off of the otherwise applicable rate for a voice nonrelay call. The above discounts apply only to time-sensitive elements of a charge for the call and shall not apply to per call charges such as a credit card surcharge. In the case of a tariff which includes either a discount based on number of minutes or the purchase of minutes in blocks, the discount shall be calculated by discounting the minutes of relay use before the tarified rate is applied."

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ACCESS
LONG DISTANCE
A TELECOMMUNICATIONS CORPORATION

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SERVICE COMMISSION

October 25, 1996

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Florida Public Service Commission
Division of Administration
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Tallahassee, Florida 32399 0850

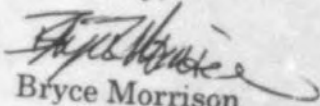
MAIL ROOM
\$250.00
#00555
no postmark
11/1/96
LAF

Re: Application for Authority to Provide Interexchange Services
of S.J. Investments, Inc., dba Access Long Distance of Florida, Inc.

Dear Sir:

Enclosed, please find the application of S.J. Investments, Inc., dba Access Long
Distance of Florida, Inc. for authority to provide interexchange services. Also,
enclosed with this letter is a check in the amount of \$250.00 for the filing fees.

Sincerely,


Bryce Morrison
Litigation Coordinator

DEPOSIT	TREAS. REC.	DATE
D395		NOV 04 '96

UTAH OFFICE
215 So. State St. - 10th Floor
Post Office Box 510830
Salt Lake City, Utah 84151-0830
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Access Long Distance

"The Service You Expect.
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S J INVESTMENTS INC.

00555

FLORIDA PUBLIC SERVICE

Invoice No

Date

Amount

Discount Net Amount

9/26/96

09/01

250.00

0.00

250.00

TOTAL =

\$250.00

DATE
09/26/96

CHECK NUMBER
00000555



October 25, 1996

Florida Public Service Commission
Division of Administration
Gunter Building
2540 Shumard Oak Boulevard
Tallahassee, Florida 32399 0850

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Sincerely,

Bryce Morrison
Litigation Coordinator

S J INVESTMENTS INC.
P.O. BOX 510830
SALT LAKE CITY, UT 84151-0830

FOURTH SOUTH OFFICE
FIRST SECURITY BANK OF UTAH
NATIONAL ASSOCIATION
SALT LAKE CITY, UTAH 84111

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PAY

**** TWO HUNDRED FIFTY & 00/100 DOLLARS

DATE

09/26/96

AMOUNT

*****\$250.00

TO THE
ORDER
OF:

FLORIDA PUBLIC SERVICE

[Redacted area]

W

UTAH OFFICE

215 So. State St. - 10th Floor
Post Office Box 510830
Salt Lake City, Utah 84151-0830
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